Case 17-23764-MBK Doc 39 Filed 01/19/18 Entered 01/19/18 10:42:30 Desc Main

Document Page 1 of 4

UNITED STATES BANKRUPTCY COURT District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-1(b)

Albert Russo Cn 4853 Trenton, NJ 08650

(609) 587-6888

In re:

Patricia Ann Bacon

Debtor(s)

Tank of A

Order Filed on January 19, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-23764 / MBK

Hearing Date: 12/12/2017

Judge: Michael B. Kaplan

Chapter: 13

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: January 19, 2018

Honorable Michael B. Kaplan United States Bankruptcy Judge Case 17-23764-MBK Doc 39 Filed 01/19/18 Entered 01/19/18 10:42:30 Desc Main Document Page 2 of 4

The plan of the debtor having been proposed to creditors, and a hearing having been held on the

confirmation of such plan, and it appearing that the applicable provisions of the Bankruptcy Code have

been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 07/07/2017, or the last amended plan of

the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance

with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 60

months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following

schedule, which payments shall include commission and expenses of the Standing Trustee in accordance

with 28 U.S.C. § 586:

\$2,160.00 PAID TO DATE

\$583.00 for 55 months beginning 1/1/2018

ORDERED that the case is confirmed with a calculated plan funding of \$34,225.00. General

unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

ORDERED that the Standing Trustee shall be authorized to submit, ex-parte, an Amended

Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed.

R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b)

Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13

plan by the Standing Trustee.

Case 17-23764-MBK Doc 39 Filed 01/19/18 Entered 01/19/18 10:42:30 Desc Main Document Page 3 of 4

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that to the extent Section 7 of the debtor's plan contains motions to avoid judicial liens under 11 U.S.C. § 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified below:

NO EXCEPTIONS

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is <u>not authorized</u> to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

ORDERED that the debtor(s) must obtain a loan modification by 1/22/2018 or as extended by Loss Mitigation Order.

• Creditor Bank of America, NA c/o Carrington Mortgage Services, LLC, PACER claim #12-1, will be paid outside of the Chapter 13 Plan.

Case 17-23764-MBK Doc 39 Filed 01/19/18 Entered 01/19/18 10:42:30 Desc Main Document Page 4 of 4

ORDERED as follows:

Pursuant to Order filed 12/12/2017, PACER Doc #34, the Trustee shall pay Santander Consumer USA, Inc., PACER Claim #2-1, the sum of \$26,485.00, with monthly adequate protection payments in the amount of \$232.50 commencing in August of 2017.

Order Confirming Chapter 13 Plan

Page 4 of 4